

## BANKS TOLD HOW TO OBEY NEW LAW

Reserve Organization Committee Adopts Form of Application.

### FIRST FORMAL STEP TOWARD MEMBERSHIP

A. Barton Hepburn Expresses Belief That His Bank Will Enter Reserve System.

[From The Tribune Bureau.] Washington, Dec. 27.—The method by which national and other banks desiring to become members of the federal reserve system shall make application for membership was prescribed to-day by Secretary McAdoo and Secretary Houston, a majority of the Reserve Bank Organization Committee.

The first resolution adopted by the committee requires that every national bank shall submit to its board of directors alternative resolutions accepting or rejecting the provisions of the federal reserve act. Other banks eligible for membership may use substantially the same form of resolution, which is prescribed as follows:

"At a meeting of the board of directors of ——— national bank of ———, duly called and held on ——— day of ———, 19—, the following resolution was offered, seconded and duly adopted:

"Whereas, Under Section 2 of the federal reserve act, passed by the Congress of the United States on the 23d day of December, 1913, it is provided that:

"Under regulations to be prescribed by the organization committee every national banking association in the United States is hereby required and every eligible bank in the United States and every trust company within the District of Columbia is hereby authorized to signify in writing within sixty days after the passage of this act, its acceptance of the terms and provisions thereof, and

"Whereas, After due consideration of the terms and provisions of said act, it is the opinion of this board that said terms and provisions shall be accepted;

"Now, therefore, be it Resolved, that the cashier of this bank be, and he is hereby, authorized, empowered and directed to notify the Reserve Bank Organization Committee of the terms and provisions of the federal reserve act, and to subscribe on behalf of this bank to the capital stock of the federal reserve bank to be organized in the district in which this bank will be located after the geographical limits to be served by such federal reserve bank have been fixed by the organization committee."

"I hereby certify that the foregoing is a true and correct copy of a resolution passed by the board of directors of this association on the date specified, and pursuant thereto I hereby notify the Reserve Bank Organization Committee of the action of said board and intention of this association in the premises.

\_\_\_\_\_, Cashier.  
"To the Reserve Bank Organization Committee, Washington, D. C."

**Bank's First Step.**  
The filing of this form will be the first step of a bank toward membership. It will have nothing further to do toward coming into the system until the organization committee announces the geographical limits of its district and the city where its reserve bank is to be located.

Within thirty days after such announcement a bank must take the second step that will bind it to its federal system. It must begin to put up its money for stock in the district federal reserve bank. Each bank entering must subscribe to stock in the federal bank equal to 6 per cent of its paid up capital and surplus, but not all of this sum is to be paid at once.

**Applications Pouring In.**  
A flood of applications continued to pour into the office of the Secretary of the Treasury to-day from banks in all parts of the country. To comply with the resolution of the organization committee it will be necessary for these to submit the resolution prescribed.

Among the letters received at Mr. McAdoo's office to-day was one from A. Barton Hepburn, president of the American Banking Association, who had been regarded by some Democratic leaders, at least, as being opposed to the currency system. Mr. Hepburn states his belief that all of the directors of the Chase National Bank, of New York, of which he is president, are in favor of entering the new system.

Among the New York banks which made application to-day are the Hudson Falls National, of Hudson; the First National, of Albany; the Granville National, of Granville; the National Bank of Whitehall; the Merchants National of Elmira; the First National of Port Jefferson; the Arcadia National of Newark; the First National, of Perry; and the Gramatan National, of Bronxville.

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## GEN. TILLINGHAST DEAD

Was State Adjutant General in the War with Spain.  
Troy, N. Y., Dec. 27.—General Charles Whitney Tillinghast died at his home in this city this afternoon from pneumonia. The general was born in this city in 1857. In 1896 he was appointed Adjutant General of the State of New York by Governor Frank S. Black. His term of office covered the Spanish-American War, at which time the State of New York raised and equipped twenty-two thousand men and sent them forward. This involved a vast amount of work on the part of the Adjutant General and made his term of office the most important since the Civil War.

In business General Tillinghast was chief member of the hardware firm of J. M. Warren & Co.

General Tillinghast was a son of the late Thomas A. Tillinghast and a member of one of Troy's oldest and best known families. He was graduated from Trinity College, Hartford, Conn. Before he was made Adjutant General by Governor Black General Tillinghast was a lieutenant of the Troy Citizens' Corps (6th Separate Company) and had served eighteen years in the national guard.

He was one of Governor Black's most active lieutenants when he headed the reform movement in Troy.

General Tillinghast was a Republican and gave his time freely to the advancement of his party. He was prominent in the social life of Troy and was popular with all classes.

## CRAWFORD FOUND; HIS MIND BLANK

Brooklyn Man Who Left His Fiancee in Restaurant Identified in Norfolk.

Norfolk, Va., Dec. 27.—John B. Crawford, of Brooklyn, who has been missing since December 16, when he left his fiancée, Miss Katherine Ramsay, at a restaurant in Brooklyn, where they had luncheon, was identified here to-day by his brother-in-law, George D. Newman, who arrived this forenoon from Brooklyn.

Crawford, unable to recall his own name and his mind a blank, has been cared for by the Norfolk police for several days. He will be taken home by Newman to-morrow night. He was with the Trunk Line Association of Brooklyn.

John B. Crawford, who lived at No. 423 51st street, Brooklyn, where his fiancée lived with her uncle, James H. Ramsay, left Miss Ramsay after luncheon with her in a Brooklyn restaurant on December 16, saying that he was going to a place in West 14th street, New York, to collect \$50 due him on an investment. He made an attempt to leave with the girl for the evening, but failed to keep it and did not report for work the next day.

After searching the city for four days Mr. Ramsay and his niece appealed to the police. Crawford was found in Norfolk through a newspaper picture of him.

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## GEN. TORNEY DEAD; FIGHT OVER PLACE

Gorgas and Maus Most Talked Of as Army Medical Department Head.

### ABSENCE OF FORMER MAY HURT CHANCES

Surgeon General Victim of Pneumonia Almost on the Eve of His Retirement.

[From The Tribune Bureau.] Washington, Dec. 27.—Brigadier General George H. Torney, surgeon general of the army, died here to-night after an illness of three weeks. Although he had been suffering from a complication of diseases, pneumonia was the immediate cause of his death.

In anticipation of the retirement of General Torney, which would have occurred next July, the senior colonels of the Medical Department have already taken steps to improve their opportunities for appointment as his successor. Those who are most conspicuously mentioned for the place are Colonel William C. Gorgas, who is now on his way to South Africa, on leave of absence, to solve for a private corporation a salubrious problem in that country similar to the one which confronted the United States when the construction of the Panama Canal was undertaken, and Colonel L. Mervin Maus, chief surgeon of the Eastern Department at Governor's Island.

In view of the record made by Colonel Gorgas in the work of sanitation both in Cuba, where he was stationed with the provisional army, and in Panama, it is expected that he would be selected as the next surgeon general of the army. It is understood that the President had made up his mind that he was to have the place.

In view of the fact, however, that Colonel Gorgas sailed for South Africa about a month ago and is at present out of the country, his chances for appointment might be somewhat lessened. Colonel Maus, who has the backing of the American Medical Association.

Colonel Maus is an active candidate for the office and his friends are confident that his chances for appointment are bright, despite the advantage that Colonel Gorgas's record for cleaning up the Canal Zone naturally gives him. Colonel Maus, it is understood, has the backing of William Jennings Bryan, who has stood sponsor for him before the President.

Colonel Maus, however, holds extreme views on the temperance question and has been so active an advocate in that cause that he has had quarrels with the brewers' association, which are not regarded a proper field of activity by some of his military colleagues. One of the most recent is a dispute with the brewers' association over the effect of environment upon brewery workers. Colonel Maus holds to the theory that the habits of brewery workers growing out of their occupation are deleterious to health. The brewers' association took issue with him on this point, and the controversy is still raging.

Before his appointment as surgeon general Torney, then, stood on the list of colonels in the medical corps, was in command of the general hospital at San Francisco. In that city he was best known for his services after the great fire when the city was threatened with an outbreak of typhoid fever.

Born in Baltimore on June 1, 1859, General Torney was appointed an assistant surgeon from Maryland in 1876, was made captain in 1880, major in 1884, lieutenant colonel in 1902 and colonel in 1908, the same year he was appointed surgeon general. General Torney was an assistant surgeon in the navy for four years before he entered the army.

His work in the prevention of typhoid has been exceptional in large army camps. In the Spanish War for a period of four months there were about 15,000 men in camp at Jacksonville, Fla. They drank artesian well water. In that time there were 1,729 cases of certain typhoid. Last year there were nearly 15,000 men in camp four months at San Antonio. Every man and officer had been vaccinated, and there was not a single case of typhoid. At Jacksonville 529 men died of disease while in camp. There were only eleven deaths in the camp at San Antonio, though at the time there was much typhoid in the city itself. Remarkable on these facts recently, General Torney said: "They are learning to make a camp."

General Torney saw rigorous service in the Philippines and in Cuba. He was a member of the American Medical Association, Association of Military Surgeons of the United States, the American Red Cross and chairman of its war relief committee, the Army and Navy Club, the Catholic Club, of New York, and the Bohemian Club, of San Francisco.

**MAN MARRIED TO EXCESS**  
Bartender Said to Have Had Ten Wives Held for Trial.

Joseph Koehler, who has served a term in jail for violating the injunction of Mark Twain, "Never marry to excess," was arraigned before Magistrate Freschi, in the Yorkville court, yesterday on a charge of abandonment preferred by Mrs. Martha Schmidt. The police say Koehler's current wife is his tenth.

The prisoner is a bartender and lives at No. 1757 First avenue. He admitted to the magistrate that he had served a term for bigamy, but would not say just how far he had carried his matrimonial hobby. Mrs. Schmidt told the magistrate Koehler married her under the name of Schmidt in November, 1910, and abandoned her a few months later, taking with him her savings, consisting of \$300.

She said he confessed to her after their marriage that he was a bigamist, but that he assured her the other eight no longer held his affections. Schmidt was held in \$2,000 bail for examination in the Domestic Relations Court to-morrow.

**TELEGRAPHERS TO STRIKE**  
Men on 'Frisco System Ready to Walk Out To-morrow.

Springfield, Mo., Dec. 27.—The strike committee of the Order of Railway Telegraphers issued orders to-night for the telegraphers on the St. Louis & San Francisco Railroad to strike on Monday, if the conference with the receivers of the line on Monday morning is fruitless. The telegraphers, it is announced, will make no concessions, and a strike is regarded as inevitable.

Instructions to the operators read: "When notified strike called, turn board, set semaphore at danger, whether you have train orders at hand or not, so that trains proceed they do so at their own risk. Decline to handle all Western Union business after strike called."

**FIRE IN BURKE ROCHE HOME**  
Small Blaze Quickly Put Out by Servants.

A chimney fire at the home of Mrs. Fanny Burke Roche, No. 18 East 77th street, disturbed members of the household last night before the flames were extinguished by servants.

Peter Larkin, a watchman, saw smoke arising from the roof. He turned in an alarm, and notified Mrs. Burke Roche's butler. When the firemen arrived the blaze had been extinguished. The damage was slight.



SURGEON GENERAL GEORGE H. TORNEY.  
(Photo copyright by Harris & Ewing.)

## TO PROBE BEEF PRODUCTION

Secretary of Agriculture Hopes for Suggestions for Improving Conditions.

[From The Tribune Bureau.] Washington, Dec. 27.—The Secretary of Agriculture announced to-day the appointment of the following committee "to conduct a general inquiry into the various factors which have brought about the present unsatisfactory conditions with respect to meat production in the United States, especially in reference to beef, with a view to suggesting possible methods for improvement."

Dr. H. T. Gallows, Assistant Secretary of Agriculture, chairman; Dr. H. J. Waters, president of the Kansas State Agricultural College, Professor C. F. Curtis, dean and director of the Iowa State College; Professor H. W. Munford, professor of animal husbandry, University of Illinois; Dr. A. D. Melvin, chief of the Bureau of Animal Industries, Department of Agriculture, and Dr. T. N. Carver, director of the Rural Organization Service, Department of Agriculture.

The work of the committee will center largely on the study of economic questions involved in the production, transportation, slaughter and marketing of meat. As the first step the committee will investigate carefully the changes which have taken place in the last two or three decades which have increased cost of production and the centralizing of the meat industry. Among the important considerations to be gone into will be the taking up of the public lands, especially on the remaining public range, and forest reserves, with a view to suggesting changes in the laws to make the public lands of greater use in cattle raising.

**TO SEEK SUFFRAGE HOME**  
Dr. Shaw and Mrs. Dennett Go to Washington.

Dr. Anna Howard Shaw, president, and Mrs. Mary Ware Dennett, secretary of the National Woman Suffrage Association, left yesterday for Washington, where they will meet Mrs. McGill McCormick, of Chicago, chairman of the new Congressional committee named by the National. The three will go hunting for headquarters and settle other details.

Whether they will meet Miss Alice Paul, chairman of the old Congressional committee and president of the Congressional Union, will probably depend on Miss Paul. She has not replied to the National's invitation to her to serve on the new committee.

**SEABRIGHT RISES AGAIN**  
Jersey Village Repairs Damage Done by Ocean.

Seabright, N. J., Dec. 27.—Homes have been found for all the villagers whose cottages were destroyed in the storm of Thursday night. The buildings which suffered from the inroads of the ocean will be rebuilt as soon as possible.

A large force of men has been set to work repairing the bulkheads along the beach, so that the village may be ready if the sea gets a notion to start another raid. It will take at least ten days to finish the task. Work is being carried on night and day, automobile lamps furnishing the illumination for the late shifts. Railroad wrecking crews expect to right the damage done to the tracks in short order. It is thought that the regular train schedules may be in force again to-morrow.

More jetties will be built next summer to give the village better protection. An offshore wind and consequent low tides proved helpful to the workers to-day.

**Big Night for Bronx.**  
To-night will be a big night in The Bronx. At Bursland's Casino, No. 899 Westchester avenue, a number of officials will gather for the twenty-fifth anniversary dinner and ball of the New-Six Sick Benefit Society. Borough President-elect Marcus M. Marks, Judge Otto Rosalsky and several Supreme Court justices are expected to attend. Judge Rosalsky is chairman of a committee of the society that has in charge the free loan association for the benefit of the members.

Samuel D. Reich and "Ike" Weiman are in charge of the arrangements.

## WILSON OBSERVES BIRTHDAY TO-DAY

Will Attend Church and Celebrate 57th Anniversary with Family.

### ESCAPING GOBBLER STIRS HOUSEHOLD

Gulf Coast Dwellers Hope to Win Visit from Bryan While Wilson Is There.

[From a Staff Correspondent of The Tribune.] Pass Christian, Miss., Dec. 27.—A simple observance of the President's fifty-seventh birthday anniversary will take place at the "Winter White House" to-morrow. The President and his family will attend services at the Presbyterian Church in the town—the President as a layman, although he has been urged to occupy the pulpit in several churches.

Letters and telegrams of congratulation poured in to-day from all parts of the country. Some of them were from personal friends, but the great majority were from persons hitherto unknown to the President. Some were written in pencil and half scrawled, and others appeared more formal, but all brought a feeling of happiness to the President as he read them.

It was discovered by the President this evening that he had broken a law in Mississippi—the statute which forbids tipping. The tip the President gave was to his caddy, who has a quarter which he says he will never spend.

Miss Eleanor Wilson went to New Orleans to-night as the guest of the Misses Smith.

Enterprising citizens of Pass Christian, Gulfport and other gulf coast towns have united in an effort to bring the Secretary

of State from his winter home in Florida to this section while the President is here, and subscriptions to raise the necessary several hundred dollars are being made. If the money is forthcoming, Secretary Bryan will be invited to come during the second week in January.

President Wilson may go to New Orleans on January 6 to attend the first carnival ball, the most exclusive of the series. An invitation was extended to him to-day, and as Miss Herndon, the hostess of the President and his family, was a "queen" of the festivities once and is an enthusiastic supporter of the festivities which have made New Orleans unique in this regard, is insistent, there is a strong possibility that the President may witness the revelry.

The escape of a thirty-five-pound blue ribboned gobbler—the gift of an admiring Mississippi Democrat, intended for the President's Christmas dinner—was the only commotion about the Herndon cottage to-day. The feminine members of the household undertook to capture the prize bird and made all the racket. The big turkey, now much of a pet about the cottage, may be eaten to-morrow, but violence will be done to the President's wishes if the proud gobbler never sees Washington.

The President's mail is more bulky than the combined letters and newspapers received by all the rest of the Pass Christian inhabitants. The hardest worked person outside the score of newspaper men is "Charley" Swen, the President's personal stenographer, who is busy sending replies to persons having ideas about the personnel of the Federal Reserve Board and saying tactful things to others extending invitations, putting in applications of many kinds, proffering wishes of the season, etc.

**Moving Day at Headquarters.**  
There will be many old faces missing from Police Headquarters to-morrow. The lieutenants in charge of the bureau of repairs and supplies and the complaint bureau, the custodian of the building, the heads of the vice squad and the sergeants and patrolmen attached to the office of the Commissioner will be transferred. Their places will be filled by senior clerks.

Cities which have taken the most advanced steps for the curbing of advanced New Year's revelry are San Francisco, Kansas City and Chicago. The police generally have ordered a strict enforcement of the laws for closing of saloons and halting sales of liquor. Ticker and confetti in many cases have been forbidden. Police districts heavier than usual will prevent rowdiness.

**PLAN SANE NEW YEAR'S**  
San Francisco, Kansas City and Chicago Head the List.

[By Telegraph to The Tribune.] Chicago, Dec. 27.—The noisy, vinous New Year celebrations which for long have been considered essential in most cities of America will not be repeated this year in a score of cities. The Mayors ascribe their attitude to the progressive tendency of the times and assert their belief that the same New Year's will become as general as the sane Fourth.

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